Electronic Acknowledgement Receipt						
EFS ID:	3853725					
Application Number:	09781310					
International Application Number:						
Confirmation Number:	7942					
Title of Invention:	Vintage maturation analytics for predicting behavior and projecting cash flow for customer communities and their responses to economic, competitive, or management changes					
First Named Inventor/Applicant Name:	Joseph Breeden					
Customer Number:	27160					
Filer:	John S. Paniaguas/Michael Tomsa					
Filer Authorized By:	John S. Paniaguas					
Attorney Docket Number:	P 272852					
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Application Type:	Utility under 35 USC 111(a)					
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Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1 Amendment - After Nor	Amendment - After Non-Final Rejection	' I	205044	no	6
·	7 Time Hallette Attention Finds Rejection		9163a7002b1ed0744e29acf8cdb2072b366 3625b		

Warnings:

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.